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1918

HEALTH INSURANCE

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HEALTH INSURANCE California Proposition 20 (1918).
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...and the ...
...and the ...
...and the ...

There are not twenty million nor five million acres of privately owned land, uncultivated, that can be cultivated. Three-fourths of the privately owned uncultivated lands are not suitable for agriculture or cultivation.

If you "conscript the idle acres" you must also conscript the idle labor; and there is neither idle arable acres nor idle labor.

Such a law would exempt from any tax nearly one billion, seven hundred million dollars of stocks, bonds, buildings, railroads, money, and similar personal property now largely owned by the few rich, resulting in a loss in taxes of over one hundred million dollars, which then must be raised by the householder, farmer and small land owner.

A similar amendment was defeated by a majority in 1912 of 74,638; 1914, 108,016; 1916, 316,201. Defeat it this time so decisively that it will never be tried again. E. P. CLARK.

...the ...
...the ...
...the ...

The single taxers claim that the abolition of private property in land values will cure all manner of ills.

Few serious minded men, not of the single tax cult, believe that the single tax is a cure for any of our economic ills, let alone being a cure for all ills, real and imaginary.

Even if proposed in times of peace, there are fundamental reasons why the single tax will work nothing but harm. But in these critical times it is the height of folly to even contemplate embarking on such a "great adventure."

CARD C. PERRY.

HEALTH INSURANCE. Senate Constitutional Amendment 26. Adds Section 22 to Article XX of Constitution. Authorizes legislature to establish health insurance system applicable to persons, and their dependents, whose incomes it deems insufficient to meet hazards of sickness and disability; provide support for such system by contributions, voluntary or compulsory, from such persons, from employers and by state appropriation; and confer upon any commission or court, now or hereafter created, power and authority necessary to effectuate provisions of this section. Declares this section not controlled or limited by other than the referendum provisions of constitution.

YES

NO

Senate Constitutional Amendment No. 26—A resolution to propose to the people of the State of California an amendment to the constitution of said state by adding to article twenty thereof a new section, to be numbered section twenty-two, relative to health insurance.

The legislature of the State of California at its regular session commencing on the eighth day of January, 1917, two-thirds of the members elected to each of the two houses of said legislature voting in favor thereof, hereby proposes an amendment to the constitution of the State of California by adding to article twenty thereof a new section, to be numbered section twenty-two, to read as follows:

PROPOSED AMENDMENT.

Sec. 22. It is hereby declared to be the policy of the State of California to make special provision for the health and welfare and the support during illness of any and all persons, and their dependents, whose incomes, in the determination of the legislature, are not sufficient to meet the hazards of sickness and disability, and for the general industrial welfare in this connection. The legislature may establish a health insurance system applicable to any or all such persons, and for the financial support of such system may provide for contributions, either voluntary or compulsory, from each of the following, namely, from such persons, from employers, and from the state by appropriations.

The legislature may confer upon any commission or court, now or hereafter created, such power and authority as the legislature may deem requisite to carry out the provisions of this section.

The provisions of this section shall not be controlled or limited by any other provision of this constitution, except the provisions thereof, relating to the passage and approval of acts by the legislature and to the referendum thereof.

ARGUMENT IN FAVOR OF SENATE CONSTITUTIONAL AMENDMENT NO. 26.

This amendment is necessary to empower the legislature constitutionally to enact health insurance laws. It is required, not to establish

classifications for benefits (they are legal now) nor to permit discriminations (they would still remain unconstitutional), but to remove technical obstacles of our complex state constitution. Similar amendments were passed for workmen's compensation and many other laws. It will not affect the initiative nor the guarantees of personal liberty—this is a bugaboo, invented to confuse the issue by persons whose real opposition is based on other grounds—but it will enable the legislature to extend the principle of workmen's compensation, so as to include disability caused by sickness.

Health insurance will not prevent distress caused by old age or unemployment. These problems must be met separately. But more than half of all destitution is caused by sickness, and it will meet this. Sickness losses do not come in averages. Each one's turn may be next. The only way to make them average is to distribute them by insurance. We have substituted the justice of insurance for the charity of pensions in the military army. Why not for the industrial army?

There will be no "added cost" either to the taxpayers or to the insured. The cost to the state government will be only a small fraction of the \$2,000,000 we now pay for the relief of the destitute sick. The cost in premiums to the insured and their employers will be no more than they are now paying in medical fees and loss of wages, but will be more equitably distributed. The maximum premium for the most complete system, including two-thirds wages; medical, hospital, maternity, special tuberculosis and funeral benefits covering the whole family, will not exceed two cents on each dollar of wages, with an equal amount from the employer. Cash benefit insurance may be carried with the state or with a fraternal order or union, as preferred. There will be free choice of doctors and every licensed physician and surgeon can practice under the act. There will be no medical examination for insurance. The act will be open to all persons below a certain income—the employed automatically coming under the act and provision being made for the self-employed. The only compulsion is financial obligation to insure. There will be no compulsory medical care or invasion of private rights. The system proposed for California is based on the English system of Lloyd-George. Upon this issue David Lloyd-George rose to the democratic leadership of the people of England.

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Teague, Secretary of the California State Federation of Labor and Building Trades Council and by the State Board of Health. It is favored by many employers and leading physicians, including Dr. Alexander Abbott, Medical Director of the Red Cross in France, whose writings show that he favors the California system. Theodore Roosevelt and Secretary McAdoo have recently declared for it. Organized opposition in California comes from some physicians, from Christian Scientists, and from private commercial insurance companies.

Vote "Yes" on this amendment.

WILLIAM KEROE,
State Senator First District.

AMENDMENT AGAINST SENATE CONSTITUTIONAL AMENDMENT NO. 22.

This amendment is wholly unnecessary, because the legislature already has power to establish a fair and reasonable system of health insurance. The amendment would allow class distinction now forbidden by the Constitution.

The plan is to insure only those wage earners (with their families and dependents) who are regularly employed at medium salaries, say \$500 a year or less, and to ignore everyone else. To ignore, for example, all self-employed persons, such as shopkeepers, contractors, farmers, and, worst of all, to ignore all persons, with their children and dependents, who are not able, because of sickness or disability, to work regularly or at all.

To illustrate: Two families are next door neighbors; the breadwinner in one family has an employer and earns \$1,500 a year, or less; sickness overtakes him; the state would pay two-thirds of his wages and furnish medicine, surgery and dentistry to him and his family. His neighbor is out of employment and destitute, or is self-employed, or has an annual income of \$1,600 or over; when sickness overtakes him or any member of his family, the state utterly ignores the situation.

The Constitution forbids such injustice; the amendment would permit it. In fact the amendment destroys every constitutional guaranty of personal liberty so far as the insurance is concerned, and even abolishes the Initiative so that the people cannot remove the system once it is fastened upon them; only the Referendum remains.

Since the scheme ignores the sick and down-and-outs, and is political and not humanitarian, it will not relieve the state from maintaining charities and hospitals.

It is not the English system nor even the German. Both of them are fair and humane in comparison, though sickness and poverty have increased even under them. Lloyd George's popularity exists in spite of his part in social insurance, not because of it. Dr. Lambert may approve the principle of health insurance, but not the oppressive type planned for California.

The cost is to be met by forced contributions from employees, employers, and the state. The first estimate by the Social Insurance Commission was \$27,596,000 a year; others estimate \$50,000,000—about double the present annual cost of the state government. All this in face of the war expenses and the fact that industry is already staggering under its heavy load. Congress and several Eastern states have already rejected the system.

Do you want to take on this added annual expense of \$50,000,000? Do you want to drive fraternal insurance societies to the wall? Do you want compulsory physical examination, medicine and surgery? Do you want to abolish the law that every man's house is his castle so that the government agent may enter your home and interfere with the most sacred relations of life? Do you want to wreck the whole idea of life, liberty and the pursuit of happiness? Do you want to more than Germanize California?

Then vote "No" on this amendment.

J. W. BALLARD,
State Senator Thirty-eighth District.

DENTISTRY. Initiative Act amending dental law. Requires dentist, hereafter appointed member of Board of Dental Examiners, have degree of Doctor of Dental Surgery or Dental Medicine, and some other degree from recognized institution; limits member to one four-year term in six years; as exception to present requirements, declares any applicant of good moral character, with five years practice, and examined and licensed by any state dental board, shall receive license without examination upon paying twenty-five dollars; forbids administering anesthetic, in practicing dentistry, except when adult third person present; declares advertising or charging low fees not unprofessional conduct.

YES

NO

The electors of the State of California present to the secretary of state this petition, and request that a proposed law, as hereinafter set forth, be submitted to the people of the State of California for their approval or rejection, at the next ensuing general election, or as provided by law. The proposed law is as follows:

Section 1. To amend an act entitled "An act to improve the better education of dental surgeons and to regulate the practice of dentistry in the State of California providing penalties for the violation hereof," approved May 31, 1915, by adding new sections thereto to be numbered and designated sections seventeen, eighteen, nineteen, twenty and twenty-one, respectively.

The people of the State of California do enact as follows:

PROPOSED LAW.

Proposed changes in provisions are printed in black-faced type.

Section 1. A new section is hereby added to said act, to read as follows:

Section seventeen. Any dentist hereafter appointed a member of the state board of dental examiners shall be of good moral character.

have received the degree of doctor of dental surgery or doctor of dental medicine, and in addition thereto shall have completed the required course and received a degree other than a dental degree from a recognized college or university legally empowered to confer the same; and provided, further, that no member of said board shall be appointed or hold office for more than one term of four years in any six years.

Section 2. A new section is hereby added to said act hereby amended to be numbered eighteen, and to read as follows:

Section eighteen. It is hereby provided as an exception to the provisions of section 3 of this act and as a provision of any dental law or laws hereafter enacted, that, upon application to the secretary of the state board of dental examiners, a license shall by him be issued forthwith without examination to any person upon (1) paying a fee of twenty-five dollars; (2) showing that he is of good moral character; (3) is a graduate of a reputable dental college recognized by the National Board of Dental Faculties; (4) has been examined and passed by a board of dental examiners of any state of the United States; and (5) has practiced under the laws of any state of the United States for a period of five years next preceding the filing of his application in this state.